

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

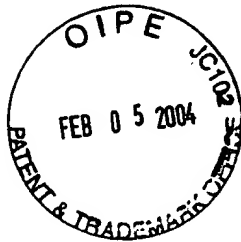
In Re Application of:

Malik

Serial No.: 09/287,023

Filed: April 6, 1999

For: Methods and Systems for Using
the Public Switched Telephone Network
to Conduct a Transaction Between
Customer Accounts



Confirmation No.: 5759

Group Art Unit: 2643

Examiner: Nguyen, D.

Docket No. 190251-1910

30/D
2/18/04
806

RESPONSE TO OFFICE ACTION

Mail Stop: RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

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FEB 10 2004

Technology Center 2600

Sir:

The outstanding final Office Action mailed October 2, 2003 (Paper No. 25) has been carefully considered. In response thereto, please consider the following amendments and remarks. In accordance with 37 U.S.C. §1.114, a Request for Continued Examination is filed concurrently with this Response to the Final Office Action so that the Office Action mailed October 2, 2003, (Paper No. 25) is effectively made non-final.

AUTHORIZATION TO DEBIT ACCOUNT

It is believed that only a one-month extension of time is required. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to deposit account no. 20-0778.

02/06/2004 EFLORES 00000054 09287023

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to:



**MAIL STOP: RCE
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P.O. Box 1450
Alexandria, VA 22313-1450**

on 2/2/04

Jeffrey R. Kuester

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Title: **Methods and Systems for Using the Public Switched Telephone Network to Conduct a Transaction Between Customer Accounts**

Attached are the following documents for filing with the USPTO:

Postcard
Amendment Transmittal Form (1 Page)
RCE
Response to Office Action
Petition for Extension of Time (1 Month)
Fee Transmittal
Credit Card Authorization - Authorizing \$1060.00